

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 22, 2005, 11:28 AM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
September 2005

Frozen Aggregated Data  
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
<b>Number of Institutions</b>		309	311	312	312	315
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	0	4	5	3
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 18,549,667</b>	<b>\$ 18,920,734</b>	<b>\$ 18,683,164</b>	<b>\$ 17,738,446</b>	<b>\$ 19,016,926</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,969,742	\$ 3,980,222	\$ 4,042,453	\$ 3,649,669	\$ 3,734,001
Interest-Earning Deposits in FHLBs	SC112	\$ 2,292,156	\$ 2,278,151	\$ 2,347,350	\$ 2,335,877	\$ 2,309,870
Other Interest-Earning Deposits	SC118	\$ 521,222	\$ 578,504	\$ 673,664	\$ 592,085	\$ 682,981
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,049,364	\$ 1,434,862	\$ 1,121,020	\$ 859,178	\$ 1,825,802
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,479,569	\$ 6,615,619	\$ 6,464,797	\$ 6,251,811	\$ 6,470,240
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,447,482	\$ 1,400,315	\$ 1,407,331	\$ 1,540,343	\$ 1,576,514
State and Municipal Obligations	SC180	\$ 970,529	\$ 919,171	\$ 892,356	\$ 862,023	\$ 694,311
Securities Backed by Nonmortgage Loans	SC182	\$ 467,748	\$ 345,320	\$ 199,500	\$ 138,806	\$ 165,672
Other Investment Securities	SC185	\$ 1,254,220	\$ 1,276,253	\$ 1,443,074	\$ 1,422,358	\$ 1,471,015
Accrued Interest Receivable	SC191	\$ 97,635	\$ 92,317	\$ 91,619	\$ 86,296	\$ 86,520
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 31,302,224</b>	<b>\$ 30,202,637</b>	<b>\$ 31,208,118</b>	<b>\$ 32,730,851</b>	<b>\$ 30,525,673</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 31,302,223</b>	<b>\$ 30,202,634</b>	<b>\$ 31,208,115</b>	<b>\$ 32,730,850</b>	<b>\$ 30,525,672</b>
Pass-Through - Total	SUB0073	\$ 22,362,538	\$ 20,854,319	\$ 20,896,099	\$ 21,484,752	\$ 19,414,394
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 20,758,935	\$ 19,384,414	\$ 19,279,581	\$ 19,685,157	\$ 17,486,749
Other Pass-Through	SC215	\$ 1,603,603	\$ 1,469,905	\$ 1,616,518	\$ 1,799,595	\$ 1,927,645
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,828,858	\$ 9,234,670	\$ 10,207,239	\$ 11,133,467	\$ 10,997,568
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,715,452	\$ 2,875,679	\$ 2,709,281	\$ 2,846,028	\$ 2,929,095
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,983,331	\$ 2,837,572	\$ 2,854,109	\$ 2,964,864	\$ 2,670,771
Other	SC222	\$ 3,130,075	\$ 3,521,419	\$ 4,643,849	\$ 5,322,575	\$ 5,397,702
Accrued Interest Receivable	SC228	\$ 110,828	\$ 113,648	\$ 104,780	\$ 112,632	\$ 113,711

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 3	\$ 3	\$ 1	\$ 1
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 148,102,228</b>	<b>\$ 143,031,058</b>	<b>\$ 135,242,151</b>	<b>\$ 128,176,761</b>	<b>\$ 122,392,266</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 147,530,617</b>	<b>\$ 142,478,742</b>	<b>\$ 134,689,195</b>	<b>\$ 127,640,160</b>	<b>\$ 121,876,961</b>
Construction Loans - Total	SUB0100	\$ 7,332,355	\$ 7,094,751	\$ 6,814,248	\$ 6,260,702	\$ 5,991,402
Residential - Total	SUB0110	\$ 5,758,526	\$ 5,685,876	\$ 5,441,716	\$ 5,119,870	\$ 4,838,319
1-4 Dwelling Units	SC230	\$ 4,942,515	\$ 4,796,695	\$ 4,661,506	\$ 4,292,830	\$ 3,985,903
Multifamily (5 or more) Dwelling Units	SC235	\$ 816,011	\$ 889,181	\$ 780,210	\$ 827,040	\$ 852,416
Nonresidential Property	SC240	\$ 1,573,829	\$ 1,408,875	\$ 1,372,532	\$ 1,140,832	\$ 1,153,083
Permanent Loans - Total	SUB0121	\$ 140,074,995	\$ 135,291,620	\$ 127,833,054	\$ 121,348,775	\$ 115,865,022
Residential - Total	SUB0131	\$ 122,851,592	\$ 118,870,550	\$ 112,108,734	\$ 106,326,480	\$ 101,645,032
1-4 Dwelling Units - Total	SUB0141	\$ 117,390,109	\$ 113,531,434	\$ 106,960,169	\$ 101,326,014	\$ 96,985,133
Revolving Open-End Loans	SC251	\$ 22,720,101	\$ 21,207,909	\$ 20,215,758	\$ 18,296,596	\$ 16,021,825
All Other - First Liens	SC254	\$ 88,716,440	\$ 87,543,665	\$ 83,003,190	\$ 80,120,204	\$ 78,212,562
All Other - Junior Liens	SC255	\$ 5,953,568	\$ 4,779,860	\$ 3,741,221	\$ 2,909,214	\$ 2,750,746
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,461,483	\$ 5,339,116	\$ 5,148,565	\$ 5,000,466	\$ 4,659,899
Nonresidential Property (Except Land)	SC260	\$ 12,528,568	\$ 12,143,029	\$ 11,785,541	\$ 11,222,571	\$ 10,803,749
Land	SC265	\$ 4,694,835	\$ 4,278,041	\$ 3,938,779	\$ 3,799,724	\$ 3,416,241
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,148,964	\$ 8,575,835	\$ 6,737,592	\$ 5,924,734	\$ 5,935,388
Accrued Interest Receivable	SC272	\$ 630,888	\$ 584,349	\$ 523,892	\$ 478,825	\$ 475,971
Advances for Taxes and Insurance	SC275	\$ 63,990	\$ 60,338	\$ 70,957	\$ 88,459	\$ 59,871
Allowance for Loan and Lease Losses	SC283	\$ 571,611	\$ 552,316	\$ 552,956	\$ 536,601	\$ 515,305
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 31,100,269</b>	<b>\$ 30,616,092</b>	<b>\$ 29,797,817</b>	<b>\$ 29,286,418</b>	<b>\$ 28,955,390</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 30,360,427</b>	<b>\$ 29,874,622</b>	<b>\$ 29,079,361</b>	<b>\$ 28,533,890</b>	<b>\$ 28,163,623</b>
Commercial Loans - Total	SC32	\$ 9,247,449	\$ 9,128,825	\$ 8,698,547	\$ 8,423,007	\$ 7,928,780
Secured	SC300	\$ 5,451,785	\$ 5,407,083	\$ 5,165,052	\$ 4,856,496	\$ 4,549,351
Unsecured	SC303	\$ 3,270,472	\$ 3,189,251	\$ 2,996,748	\$ 3,024,854	\$ 2,787,026
Lease Receivables	SC306	\$ 525,192	\$ 532,491	\$ 536,747	\$ 541,657	\$ 592,403
Consumer Loans - Total	SC35	\$ 21,673,986	\$ 21,320,420	\$ 20,930,345	\$ 20,702,496	\$ 20,877,876
Loans on Deposits	SC310	\$ 164,199	\$ 159,077	\$ 165,310	\$ 162,770	\$ 156,813
Home Improvement Loans (Not secured by real estate)	SC316	\$ 61,928	\$ 66,914	\$ 64,195	\$ 65,683	\$ 67,125
Education Loans	SC320	\$ 25,434	\$ 11,818	\$ 48,492	\$ 43,969	\$ 39,960
Auto Loans	SC323	\$ 4,582,764	\$ 4,337,228	\$ 4,318,694	\$ 4,303,653	\$ 4,310,431
Mobile Home Loans	SC326	\$ 290,986	\$ 278,291	\$ 274,519	\$ 271,001	\$ 266,059
Credit Cards	SC328	\$ 4,164,544	\$ 4,178,581	\$ 4,157,456	\$ 4,315,645	\$ 4,223,314

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 12,384,131	\$ 12,288,511	\$ 11,901,679	\$ 11,539,775	\$ 11,814,174
Accrued Interest Receivable	SC348	\$ 178,834	\$ 166,847	\$ 168,925	\$ 160,915	\$ 148,734
Allowance for Loan and Lease Losses	SC357	\$ 739,842	\$ 741,470	\$ 718,456	\$ 752,528	\$ 791,767
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 209,891</b>	<b>\$ 210,924</b>	<b>\$ 212,969</b>	<b>\$ 217,302</b>	<b>\$ 228,131</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 208,394</b>	<b>\$ 209,025</b>	<b>\$ 211,128</b>	<b>\$ 215,791</b>	<b>\$ 226,639</b>
Real Estate - Total	SUB0210	\$ 197,849	\$ 198,182	\$ 200,951	\$ 204,147	\$ 217,499
Construction	SC405	\$ 4,973	\$ 4,576	\$ 5,147	\$ 3,169	\$ 5,805
Residential - Total	SUB0225	\$ 128,134	\$ 126,589	\$ 130,682	\$ 135,480	\$ 137,943
1-4 Dwelling Units	SC415	\$ 121,704	\$ 120,881	\$ 120,529	\$ 124,822	\$ 132,571
Multifamily (5 or more) Dwelling Units	SC425	\$ 6,430	\$ 5,708	\$ 10,153	\$ 10,658	\$ 5,372
Nonresidential (Except Land)	SC426	\$ 34,699	\$ 31,873	\$ 32,887	\$ 30,755	\$ 40,333
Land	SC428	\$ 30,043	\$ 35,144	\$ 32,235	\$ 34,743	\$ 33,418
Other Repossessed Assets	SC430	\$ 12,042	\$ 12,742	\$ 12,018	\$ 13,155	\$ 10,632
General Valuation Allowances	SC441	\$ 1,497	\$ 1,899	\$ 1,841	\$ 1,511	\$ 1,492
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 74,265</b>	<b>\$ 76,577</b>	<b>\$ 78,087</b>	<b>\$ 81,896</b>	<b>\$ 79,868</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,555,701</b>	<b>\$ 2,529,402</b>	<b>\$ 2,436,484</b>	<b>\$ 2,417,596</b>	<b>\$ 2,490,252</b>
Federal Home Loan Bank Stock	SC510	\$ 2,414,838	\$ 2,389,404	\$ 2,305,450	\$ 2,286,436	\$ 2,369,791
Other	SC540	\$ 140,863	\$ 139,998	\$ 131,034	\$ 131,160	\$ 120,461
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,534,682</b>	<b>\$ 2,479,308</b>	<b>\$ 2,411,063</b>	<b>\$ 2,389,037</b>	<b>\$ 2,298,916</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 6,980,723</b>	<b>\$ 7,060,862</b>	<b>\$ 6,884,460</b>	<b>\$ 6,060,648</b>	<b>\$ 6,120,017</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 6,980,418</b>	<b>\$ 7,060,621</b>	<b>\$ 6,884,322</b>	<b>\$ 6,060,432</b>	<b>\$ 6,119,784</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 119,854	\$ 124,443	\$ 122,844	\$ 141,198	\$ 137,961
Bank-Owned Life Insurance - Other	SC625	\$ 651,057	\$ 629,137	\$ 573,112	\$ 530,113	\$ 506,772
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,273,165	\$ 1,139,940	\$ 1,108,203	\$ 1,008,222	\$ 943,252
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 5,916	\$ 6,566	\$ 6,794	\$ 7,628	\$ 5,980
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,608,978	\$ 1,566,987	\$ 1,523,976	\$ 1,074,223	\$ 1,007,917
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 569,527	\$ 550,972	\$ 505,818	\$ 502,205	\$ 464,541
Other Assets	SC689	\$ 2,752,226	\$ 3,042,817	\$ 3,043,713	\$ 2,797,059	\$ 3,053,594
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 305	\$ 241	\$ 138	\$ 216	\$ 233
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,313,256</b>	<b>\$ 1,295,929</b>	<b>\$ 1,273,394</b>	<b>\$ 1,290,857</b>	<b>\$ 1,308,798</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 241,409,650</b>	<b>\$ 235,127,594</b>	<b>\$ 226,954,313</b>	<b>\$ 219,098,955</b>	<b>\$ 212,107,439</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 240,096,394</b>	<b>\$ 233,831,665</b>	<b>\$ 225,680,919</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 160,249,558</b>	<b>\$ 155,388,851</b>	<b>\$ 151,944,759</b>	<b>\$ 146,768,611</b>	<b>\$ 144,939,227</b>
Deposits	SC710	\$ 157,681,149	\$ 152,963,079	\$ 149,740,291	\$ 144,773,887	\$ 142,578,984
Escrows	SC712	\$ 2,580,777	\$ 2,446,356	\$ 2,214,232	\$ 1,967,710	\$ 2,357,893
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 12,368	\$- 20,584	\$- 9,764	\$ 27,014	\$ 2,350
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 53,741,315</b>	<b>\$ 53,069,814</b>	<b>\$ 49,489,833</b>	<b>\$ 47,671,142</b>	<b>\$ 43,359,652</b>
Advances from FHLBank	SC720	\$ 35,802,858	\$ 34,580,660	\$ 31,614,427	\$ 30,744,317	\$ 28,738,067
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,807,254	\$ 16,015,389	\$ 15,605,742	\$ 15,726,586	\$ 13,417,366
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 211,000	\$ 210,500	\$ 210,500	\$ 210,500	\$ 210,500
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,920,203	\$ 2,263,265	\$ 2,059,164	\$ 989,739	\$ 993,719
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,067,538</b>	<b>\$ 4,018,655</b>	<b>\$ 3,525,593</b>	<b>\$ 3,542,497</b>	<b>\$ 3,333,481</b>
Accrued Interest Payable - Deposits	SC763	\$ 235,541	\$ 218,479	\$ 189,080	\$ 179,703	\$ 182,405
Accrued Interest Payable - Other	SC766	\$ 169,670	\$ 142,120	\$ 139,609	\$ 160,566	\$ 122,628
Accrued Taxes	SC776	\$ 632,717	\$ 490,938	\$ 534,120	\$ 312,285	\$ 682,835
Accounts Payable	SC780	\$ 1,178,647	\$ 944,010	\$ 812,072	\$ 841,206	\$ 782,116
Deferred Income Taxes	SC790	\$ 352,869	\$ 379,222	\$ 352,135	\$ 448,842	\$ 355,622
Other Liabilities and Deferred Income	SC796	\$ 1,498,094	\$ 1,843,886	\$ 1,498,577	\$ 1,599,895	\$ 1,207,875
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 218,058,411</b>	<b>\$ 212,477,320</b>	<b>\$ 204,960,185</b>	<b>\$ 197,982,250</b>	<b>\$ 191,632,360</b>

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Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 210,928</b>	<b>\$ 200,456</b>	<b>\$ 199,883</b>	<b>\$ 203,737</b>	<b>\$ 204,245</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 21,827,051</b>	<b>\$ 21,153,889</b>	<b>\$ 20,520,861</b>	<b>\$ 19,622,117</b>	<b>\$ 18,962,037</b>
Stock - Total	SUB0311	\$ 11,801,852	\$ 11,507,017	\$ 11,210,428	\$ 10,579,126	\$ 10,105,255
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Perpetual Preferred Stock - Noncumulative	SC814	\$ 141,869	\$ 141,869	\$ 141,869	\$ 141,869	\$ 139,569
Common Stock - Par Value	SC820	\$ 143,840	\$ 143,066	\$ 141,015	\$ 140,667	\$ 133,302
Common Stock - Paid in Excess of Par	SC830	\$ 11,516,143	\$ 11,222,082	\$ 10,927,544	\$ 10,296,590	\$ 9,832,371
Accumulated Other Comprehensive Income - Total	SC86	\$- 284,269	\$- 192,639	\$- 293,574	\$- 88,119	\$- 120,770
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 223,230	\$- 33,426	\$- 226,680	\$ 35,136	\$ 10,565
Gains (Losses) on Cash Flow Hedges	SC865	\$- 87,739	\$- 186,093	\$- 59,408	\$- 114,762	\$- 129,579
Other	SC870	\$ 26,700	\$ 26,880	\$- 7,486	\$- 8,493	\$- 1,756
Retained Earnings	SC880	\$ 10,347,728	\$ 9,879,213	\$ 9,623,814	\$ 9,144,174	\$ 8,994,938
Other Components of Equity Capital	SC891	\$- 38,260	\$- 39,702	\$- 19,807	\$- 13,064	\$- 17,386
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 240,096,390</b>	<b>\$ 233,831,665</b>	<b>\$ 225,680,929</b>	<b>\$ 217,808,104</b>	<b>\$ 210,798,642</b>

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## Other Codes As of Sep 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	51	\$ 3,114
3	Federal, State, or other taxes receivable	59	\$ 45,711
4	Net deferred tax assets	135	\$ 699,436
5	Insured portion of real estate acquired by forecls	3	\$ 111,715
6	Prepaid deposit insurance premiums	51	\$ 1,645
7	Prepaid expenses	258	\$ 111,294
8	Deposits for utilities and other services	10	\$ 376
9	Advances for loans serviced for others	12	\$ 4,902
10	Property leased to others, net of accumul. deprec.	1	\$ 190,381
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	1	\$ 905
13	Noninterest-bearing accts recv from Hold Co/Affl	9	\$ 11,531
14	Other noninterest-bearing short-term accounts recv	72	\$ 273,379
19	Receivables fr a broker for unsettled transactions	10	\$ 34,305
20	F/V of all derivative instru. reportable as assets	8	\$ 179,180
22	Unapplied loan disbursements	13	\$ 190,327
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	3	\$ 1,408
99	Other	144	\$ 298,906

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 9,256
4	Nonrefundable loan fees received prior to closing	16	\$ 1,005
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 4,402
7	Deferred gains from the sale of real estate	14	\$ 847
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	2	\$ 18
10	Amounts due brokers for unsettled transactions	3	\$ 3,198
11	The liability recorded for post-retirement benefit	110	\$ 119,413
13	Amounts payable under interest-rate-swap agreement	1	\$ 5,293
14	Unapplied loan payments received	13	\$ 57,049
16	Recourse loan liability	3	\$ 22,627
17	Noninterest-bearing payables to Hold Co/Affiliates	24	\$ 247,297
18	Litigation reserves	4	\$ 255
20	F/V of all derivative instru. reportable as liab.	6	\$ 39,442
21	Liabilities for credit losses on OBS credit exposures	3	\$ 1,917
99	Other	280	\$ 697,445

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 3,168,461</b>	<b>\$ 2,973,721</b>	<b>\$ 2,789,557</b>	<b>\$ 2,644,486</b>	<b>\$ 2,529,407</b>
Deposits and Investment Securities	SO115	\$ 146,978	\$ 140,458	\$ 126,300	\$ 127,556	\$ 126,813
Mortgage-Backed Securities	SO125	\$ 319,824	\$ 331,170	\$ 326,350	\$ 303,890	\$ 299,906
Mortgage Loans	SO141	\$ 2,092,783	\$ 1,928,784	\$ 1,771,924	\$ 1,673,102	\$ 1,566,468
Nonmortgage Loans - Total	SUB0950	\$ 608,876	\$ 573,309	\$ 564,983	\$ 539,938	\$ 536,220
Commercial Loans and Leases	SO160	\$ 177,748	\$ 170,956	\$ 158,474	\$ 149,513	\$ 139,077
Consumer Loans and Leases	SO171	\$ 431,128	\$ 402,353	\$ 406,509	\$ 390,425	\$ 397,143
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 25,238</b>	<b>\$ 28,032</b>	<b>\$ 25,966</b>	<b>\$ 26,742</b>	<b>\$ 26,040</b>
Federal Home Loan Bank Stock	SO181	\$ 25,233	\$ 27,438	\$ 25,986	\$ 26,758	\$ 25,825
Other	SO185	\$ 5	\$ 594	\$ - 20	\$ - 16	\$ 215
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,461,416</b>	<b>\$ 1,305,683</b>	<b>\$ 1,157,135</b>	<b>\$ 1,080,477</b>	<b>\$ 1,010,588</b>
Deposits	SO215	\$ 932,139	\$ 827,182	\$ 729,004	\$ 692,661	\$ 649,139
Escrows	SO225	\$ 307	\$ 218	\$ 81	\$ 142	\$ 127
Advances from FHLBank	SO230	\$ 355,065	\$ 313,384	\$ 287,371	\$ 271,167	\$ 257,849
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,762	\$ 3,705	\$ 3,661	\$ 3,630	\$ 3,584
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 170,773	\$ 161,671	\$ 137,512	\$ 113,285	\$ 100,259
Capitalized Interest	SO271	\$ 630	\$ 477	\$ 494	\$ 408	\$ 370
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,732,283</b>	<b>\$ 1,696,070</b>	<b>\$ 1,658,388</b>	<b>\$ 1,590,751</b>	<b>\$ 1,544,859</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 175,692</b>	<b>\$ 218,516</b>	<b>\$ 133,819</b>	<b>\$ 192,363</b>	<b>\$ 128,580</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,556,591</b>	<b>\$ 1,477,554</b>	<b>\$ 1,524,569</b>	<b>\$ 1,398,388</b>	<b>\$ 1,416,279</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 828,580</b>	<b>\$ 836,143</b>	<b>\$ 808,926</b>	<b>\$ 772,737</b>	<b>\$ 837,445</b>
Mortgage Loan Serving Fees	SO410	\$ 24,502	\$ - 34,339	\$ 41,241	\$ 50,614	\$ - 21,102
Other Fees and Charges	SO420	\$ 601,122	\$ 595,453	\$ 544,809	\$ 533,940	\$ 538,739
Net Income (Loss) from Other - Total	SUB0451	\$ 194,226	\$ 257,258	\$ 180,666	\$ 133,054	\$ 268,591
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 168,919	\$ 248,777	\$ 168,598	\$ 115,215	\$ 214,435
Operations & Sale of Repossessed Assets	SO461	\$ 3,464	\$ 3,263	\$ - 1,962	\$ 5,125	\$ 2,073
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 6,495	\$ 3,822	\$ - 3,399	\$ - 1,433	\$ 2,151
Sale of Securities Held-to-Maturity	SO467	\$ 18	\$ 383	\$ - 718	\$ - 56	\$ 452
Sale of Loans Held for Investment	SO475	\$ 1,162	\$ 1,644	\$ 5,779	\$ 387	\$ 11,128

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 6,480	\$ 8,557	\$ 5,920	\$ 18,655	\$ 46,751
Trading Assets (Realized and Unrealized)	SO485	\$ 20,678	\$- 9,188	\$ 6,448	\$- 4,839	\$- 8,399
Other Noninterest Income	SO488	\$ 8,730	\$ 17,771	\$ 42,210	\$ 55,129	\$ 51,217
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,542,407</b>	<b>\$ 1,558,149</b>	<b>\$ 1,450,828</b>	<b>\$ 1,505,204</b>	<b>\$ 1,421,563</b>
All Personnel Compensation and Expense	SO510	\$ 659,278	\$ 656,989	\$ 632,838	\$ 633,743	\$ 596,241
Legal Expense	SO520	\$ 16,142	\$ 12,498	\$ 12,082	\$ 14,065	\$ 14,913
Office Occupancy and Equipment Expense	SO530	\$ 240,039	\$ 237,723	\$ 229,587	\$ 221,591	\$ 215,796
Marketing and Other Professional Services	SO540	\$ 317,714	\$ 315,562	\$ 288,436	\$ 319,092	\$ 279,411
Loan Servicing Fees	SO550	\$ 26,616	\$ 25,366	\$ 23,885	\$ 24,647	\$ 26,495
Goodwill and Other Intangibles Expense	SO560	\$ 15,715	\$ 15,368	\$ 14,892	\$ 12,523	\$ 10,397
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,609	\$ 1,917	\$ 1,389	\$ 4,832	\$ 880
Other Noninterest Expense	SO580	\$ 264,294	\$ 292,726	\$ 247,719	\$ 274,711	\$ 277,430
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 842,764</b>	<b>\$ 755,548</b>	<b>\$ 882,667</b>	<b>\$ 665,921</b>	<b>\$ 832,161</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 273,744</b>	<b>\$ 261,425</b>	<b>\$ 307,885</b>	<b>\$ 234,970</b>	<b>\$ 286,355</b>
Federal	SO710	\$ 251,990	\$ 241,371	\$ 280,403	\$ 208,516	\$ 261,136
State, Local & Other	SO720	\$ 21,754	\$ 20,054	\$ 27,482	\$ 26,454	\$ 25,219
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 569,020</b>	<b>\$ 494,123</b>	<b>\$ 574,782</b>	<b>\$ 430,951</b>	<b>\$ 545,806</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 2,752</b>	<b>\$- 2,356</b>	<b>\$ 0</b>	<b>\$- 1,028</b>	<b>\$- 3,321</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 566,268</b>	<b>\$ 491,767</b>	<b>\$ 574,782</b>	<b>\$ 429,923</b>	<b>\$ 542,485</b>



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### Other Codes As of Sep 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	73	\$ 6,734
5	Net income(loss) from real estate held for invest	10	\$ 1,123
6	Net income(loss)-equity invest in uncons sub org	7	\$- 755
7	Net income(loss) from leased property	12	\$ 5,444
9	Net income from data processing lease/services	3	\$ 269
11	Adjustments to prior periods	3	\$ 65
14	Interest Income from CNFIs reported on SC655	3	\$- 34,642
15	Income from corporate-owned life insurance	65	\$ 6,414
19	Realized/unrealized gains on derivatives	4	\$- 120
99	Other	208	\$ 28,022

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	55	\$ 2,232
2	OTS assessments	104	\$ 1,462
6	Supervisory examination fees	42	\$ 628
7	Office supplies, printing, and postage	213	\$ 24,841
8	Telephone, including data lines	101	\$ 18,242
9	Loan origination expense	55	\$ 31,795
10	ATM expense	46	\$ 2,872
11	Adjustments to prior periods	3	\$- 3
12	Acquisition and organization costs	2	\$ 775
13	Misc taxes other than income & real estate	28	\$ 662
14	Losses from fraud	2	\$ 1,450
15	Foreclosure expenses	5	\$ 1,626
16	Web site expenses	2	\$ 23
17	Charitable contributions	22	\$ 629
18	Minority Interest	2	\$ 5,073
19	Realized/unrealized losses on derivatives	2	\$ 1,935
99	Other	213	\$ 84,287

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 8,911,141</b>	<b>\$ 5,748,272</b>	<b>\$ 2,789,557</b>	<b>\$ 9,859,791</b>	<b>\$ 7,220,541</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 412,667	\$ 266,182	\$ 126,300	\$ 473,685	\$ 351,989
YTD - Mortgage-Backed Securities	Y_SO125	\$ 976,710	\$ 657,317	\$ 326,350	\$ 1,158,419	\$ 854,104
YTD - Mortgage Loans	Y_SO141	\$ 5,776,956	\$ 3,687,780	\$ 1,771,924	\$ 6,119,692	\$ 4,447,453
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 506,377	\$ 328,816	\$ 158,474	\$ 555,830	\$ 405,780
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,238,431	\$ 808,177	\$ 406,509	\$ 1,552,165	\$ 1,161,215
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 79,104</b>	<b>\$ 53,906</b>	<b>\$ 25,966</b>	<b>\$ 103,486</b>	<b>\$ 77,711</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 78,525	\$ 53,332	\$ 25,986	\$ 101,616	\$ 75,825
YTD - Other	Y_SO185	\$ 579	\$ 574	\$ - 20	\$ 1,870	\$ 1,886
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,915,986</b>	<b>\$ 2,456,773</b>	<b>\$ 1,157,135</b>	<b>\$ 3,978,374</b>	<b>\$ 2,899,533</b>
YTD - Deposits	Y_SO215	\$ 2,482,515	\$ 1,551,974	\$ 729,004	\$ 2,581,634	\$ 1,890,727
YTD - Escrows	Y_SO225	\$ 606	\$ 299	\$ 81	\$ 562	\$ 420
YTD - Advances from FHLBank	Y_SO230	\$ 953,443	\$ 598,983	\$ 287,371	\$ 1,001,296	\$ 729,892
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 11,128	\$ 7,366	\$ 3,661	\$ 14,282	\$ 10,652
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 469,895	\$ 299,122	\$ 137,512	\$ 382,057	\$ 268,891
YTD - Capitalized Interest	Y_SO271	\$ 1,601	\$ 971	\$ 494	\$ 1,457	\$ 1,049
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 5,074,259</b>	<b>\$ 3,345,405</b>	<b>\$ 1,658,388</b>	<b>\$ 5,984,903</b>	<b>\$ 4,398,719</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 526,940</b>	<b>\$ 351,985</b>	<b>\$ 133,819</b>	<b>\$ 620,701</b>	<b>\$ 428,418</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 4,547,319</b>	<b>\$ 2,993,420</b>	<b>\$ 1,524,569</b>	<b>\$ 5,364,202</b>	<b>\$ 3,970,301</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 2,468,574</b>	<b>\$ 1,644,065</b>	<b>\$ 808,926</b>	<b>\$ 3,320,988</b>	<b>\$ 2,546,954</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 31,410	\$ 6,902	\$ 41,241	\$ 97,812	\$ 46,908
YTD - Other Fees and Charges	Y_SO420	\$ 1,736,443	\$ 1,139,348	\$ 544,809	\$ 2,114,762	\$ 1,581,651
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 632,112	\$ 437,843	\$ 180,666	\$ 893,247	\$ 758,558
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 586,162	\$ 417,240	\$ 168,598	\$ 758,218	\$ 641,330
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 4,859	\$ 1,355	\$ - 1,962	\$ 8,930	\$ 3,846
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 6,072	\$ 423	\$ - 3,399	\$ - 7,277	\$ - 5,844
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 317	\$ - 335	\$ - 718	\$ 1,150	\$ 1,194
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 8,585	\$ 7,423	\$ 5,779	\$ 12,645	\$ 12,267

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 20,957	\$ 14,477	\$ 5,920	\$ 128,417	\$ 109,762
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 17,938	\$- 2,740	\$ 6,448	\$- 8,836	\$- 3,997
YTD - Other Noninterest Income	Y_SO488	\$ 68,609	\$ 59,972	\$ 42,210	\$ 215,167	\$ 159,837
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 4,540,474</b>	<b>\$ 3,004,149</b>	<b>\$ 1,450,828</b>	<b>\$ 5,672,777</b>	<b>\$ 4,173,892</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,942,709	\$ 1,286,824	\$ 632,838	\$ 2,384,828	\$ 1,755,277
YTD - Legal Expense	Y_SO520	\$ 40,530	\$ 24,563	\$ 12,082	\$ 59,214	\$ 45,025
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 705,286	\$ 466,076	\$ 229,587	\$ 857,301	\$ 636,348
YTD - Marketing and Other Professional Services	Y_SO540	\$ 920,910	\$ 603,802	\$ 288,436	\$ 1,146,232	\$ 827,348
YTD - Loan Servicing Fees	Y_SO550	\$ 75,849	\$ 49,251	\$ 23,885	\$ 98,087	\$ 73,440
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 45,961	\$ 30,260	\$ 14,892	\$ 41,911	\$ 29,709
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 5,911	\$ 3,306	\$ 1,389	\$ 7,924	\$ 3,105
YTD - Other Noninterest Expense	Y_SO580	\$ 803,318	\$ 540,067	\$ 247,719	\$ 1,077,280	\$ 803,640
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 2,475,419</b>	<b>\$ 1,633,336</b>	<b>\$ 882,667</b>	<b>\$ 3,012,413</b>	<b>\$ 2,343,363</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 840,653</b>	<b>\$ 567,469</b>	<b>\$ 307,885</b>	<b>\$ 1,034,632</b>	<b>\$ 799,577</b>
YTD - Federal	Y_SO710	\$ 771,724	\$ 520,225	\$ 280,403	\$ 935,154	\$ 727,023
YTD - State, Local, and Other	Y_SO720	\$ 68,929	\$ 47,244	\$ 27,482	\$ 99,478	\$ 72,554
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,634,766</b>	<b>\$ 1,065,867</b>	<b>\$ 574,782</b>	<b>\$ 1,977,781</b>	<b>\$ 1,543,786</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 5,108</b>	<b>\$- 2,356</b>	<b>\$ 0</b>	<b>\$ 26,647</b>	<b>\$ 27,675</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,629,658</b>	<b>\$ 1,063,511</b>	<b>\$ 574,782</b>	<b>\$ 2,004,428</b>	<b>\$ 1,571,461</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,291,886</b>	<b>\$ 1,266,916</b>	<b>\$ 1,297,055</b>	<b>\$ 1,305,777</b>	<b>\$ 1,351,191</b>
Net Provision for Loss	VA115	\$ 175,790	\$ 217,344	\$ 133,467	\$ 188,329	\$ 127,534
Transfers	VA125	\$ 3,704	\$- 2,209	\$- 2,100	\$ 1,678	\$- 15,212
Recoveries	VA135	\$ 64,416	\$ 65,722	\$ 54,256	\$ 65,125	\$ 66,971
Adjustments	VA145	\$ 24,730	\$ 24,752	\$ 45,515	\$ 36,695	\$ 36,394
Charge-offs	VA155	\$ 247,283	\$ 276,612	\$ 254,826	\$ 306,771	\$ 258,079
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,313,243</b>	<b>\$ 1,295,913</b>	<b>\$ 1,273,367</b>	<b>\$ 1,290,833</b>	<b>\$ 1,308,799</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 61,330</b>	<b>\$ 62,400</b>	<b>\$ 61,474</b>	<b>\$ 69,410</b>	<b>\$ 58,246</b>
Net Provision for Loss	VA118	\$ 2,511	\$ 3,089	\$ 1,741	\$ 8,866	\$ 1,926

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$- 3,704	\$ 2,209	\$ 2,100	\$- 1,678	\$ 15,212
Adjustments	VA148	\$- 240	\$- 3,865	\$ 296	\$- 1,826	\$ 393
Charge-offs	VA158	\$ 2,919	\$ 2,503	\$ 2,881	\$ 13,298	\$ 6,308
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 56,977</b>	<b>\$ 61,329</b>	<b>\$ 62,730</b>	<b>\$ 61,474</b>	<b>\$ 69,463</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,353,215</b>	<b>\$ 1,329,315</b>	<b>\$ 1,358,529</b>	<b>\$ 1,375,187</b>	<b>\$ 1,409,431</b>
Net Provision for Loss	VA120	\$ 178,301	\$ 220,433	\$ 135,208	\$ 197,195	\$ 129,460
Recoveries	VA140	\$ 64,416	\$ 65,722	\$ 54,256	\$ 65,125	\$ 66,971
Adjustments	VA150	\$ 24,490	\$ 20,887	\$ 45,811	\$ 34,869	\$ 36,787
Charge-offs	VA160	\$ 250,202	\$ 279,115	\$ 257,707	\$ 320,069	\$ 264,387
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,370,220</b>	<b>\$ 1,357,242</b>	<b>\$ 1,336,097</b>	<b>\$ 1,352,307</b>	<b>\$ 1,378,262</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 247,283</b>	<b>\$ 276,612</b>	<b>\$ 254,826</b>	<b>\$ 306,771</b>	<b>\$ 258,079</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 7,393</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 14,133</b>	<b>\$ 15,641</b>	<b>\$ 11,313</b>	<b>\$ 19,195</b>	<b>\$ 13,954</b>
Construction - Total	SUB2030	\$ 1,315	\$ 3,258	\$ 1,301	\$ 3,527	\$ 975
1-4 Dwelling Units	VA420	\$ 1,209	\$ 2,021	\$ 1,295	\$ 1,387	\$ 975
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 425	\$ 0
Nonresidential Property	VA440	\$ 106	\$ 1,237	\$ 6	\$ 1,715	\$ 0
Permanent - Total	SUB2041	\$ 12,818	\$ 12,383	\$ 10,012	\$ 15,668	\$ 12,979
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 5,307	\$ 4,423	\$ 3,658	\$ 3,040	\$ 2,578
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,152	\$ 4,823	\$ 3,285	\$ 7,178	\$ 5,001
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,737	\$ 2,419	\$ 2,583	\$ 2,443	\$ 2,674
Multifamily (5 or more) Dwelling Units	VA470	\$ 210	\$ 0	\$ 35	\$ 11	\$ 51
Nonresidential Property (Except Land)	VA480	\$ 412	\$ 326	\$ 367	\$ 2,842	\$ 2,671
Land	VA490	\$ 0	\$ 392	\$ 84	\$ 154	\$ 4
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 217,968</b>	<b>\$ 222,513</b>	<b>\$ 237,734</b>	<b>\$ 282,402</b>	<b>\$ 230,876</b>
Commercial Loans	VA520	\$ 45,547	\$ 44,012	\$ 43,677	\$ 88,758	\$ 44,584
Consumer Loans - Total	SUB2061	\$ 172,421	\$ 178,501	\$ 194,057	\$ 193,644	\$ 186,292
Loans on Deposits	VA510	\$ 50	\$ 78	\$ 37	\$ 5	\$ 43
Home Improvement Loans	VA516	\$ 210	\$ 228	\$ 412	\$ 447	\$ 531
Education Loans	VA530	\$ 12	\$ 101	\$ 6	\$ 93	\$ 16
Auto Loans	VA540	\$ 14,725	\$ 11,877	\$ 17,549	\$ 20,099	\$ 17,083
Mobile Home Loans	VA550	\$ 948	\$ 1,147	\$ 1,001	\$ 1,151	\$ 843

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: November 22, 2005, 11:28 AM</b>	<b>September 2005</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 105,736	\$ 117,704	\$ 132,057	\$ 133,372	\$ 129,664
Other	VA560	\$ 50,740	\$ 47,366	\$ 42,995	\$ 38,477	\$ 38,112
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 4,546</b>	<b>\$ 4,509</b>	<b>\$ 4,211</b>	<b>\$ 4,715</b>	<b>\$ 3,956</b>
Real Estate - Construction	VA605	\$ 12	\$ 8	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,862	\$ 4,136	\$ 3,833	\$ 3,309	\$ 3,346
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 20	\$ 21	\$ 0	\$ 0	\$ 214
Real Estate - Nonresidential (Except Land)	VA625	\$ 75	\$ 0	\$ 0	\$ 216	\$ 31
Real Estate - Land	VA628	\$ 0	\$ 3	\$ 2	\$ 753	\$ 7
Other Reposessed Assets	VA630	\$ 577	\$ 341	\$ 373	\$ 437	\$ 358
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 3,243</b>	<b>\$ 3,131</b>	<b>\$ 1,436</b>	<b>\$ 40</b>	<b>\$ 30</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 64,416</b>	<b>\$ 65,722</b>	<b>\$ 54,256</b>	<b>\$ 65,125</b>	<b>\$ 66,971</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 3,183</b>	<b>\$ 2,353</b>	<b>\$ 2,626</b>	<b>\$ 5,591</b>	<b>\$ 3,645</b>
Construction - Total	SUB2130	\$ 665	\$ 228	\$ 297	\$ 572	\$ 314
1-4 Dwelling Units	VA421	\$ 337	\$ 207	\$ 264	\$ 567	\$ 309
Multifamily (5 or more) Dwelling Units	VA431	\$ 84	\$ 21	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 244	\$ 0	\$ 33	\$ 5	\$ 5
Permanent - Total	SUB2141	\$ 2,518	\$ 2,125	\$ 2,329	\$ 5,019	\$ 3,331
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 540	\$ 457	\$ 313	\$ 378	\$ 366
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 776	\$ 685	\$ 826	\$ 1,038	\$ 1,466
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 702	\$ 762	\$ 661	\$ 669	\$ 893
Multifamily (5 or more) Dwelling Units	VA471	\$ 100	\$ 3	\$ 163	\$ 14	\$ 6
Nonresidential Property (Except Land)	VA481	\$ 392	\$ 203	\$ 343	\$ 2,916	\$ 597
Land	VA491	\$ 8	\$ 15	\$ 23	\$ 4	\$ 3
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 59,547</b>	<b>\$ 62,631</b>	<b>\$ 51,017</b>	<b>\$ 59,533</b>	<b>\$ 63,325</b>
Commercial Loans	VA521	\$ 8,472	\$ 8,511	\$ 6,953	\$ 8,715	\$ 10,139
Consumer Loans - Total	SUB2161	\$ 51,075	\$ 54,120	\$ 44,064	\$ 50,818	\$ 53,186
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 498	\$ 614	\$ 532	\$ 627	\$ 387
Education Loans	VA531	\$ 5	\$ 65	\$ 13	\$ 3	\$ 32
Auto Loans	VA541	\$ 7,464	\$ 9,996	\$ 11,101	\$ 9,312	\$ 8,586

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 47	\$ 137	\$ 34	\$ 68	\$ 72
Credit Cards	VA557	\$ 34,978	\$ 35,851	\$ 25,622	\$ 34,595	\$ 37,430
Other	VA561	\$ 8,083	\$ 7,457	\$ 6,762	\$ 6,213	\$ 6,679
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1,686</b>	<b>\$ 738</b>	<b>\$ 613</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$- 1,201</b>	<b>\$ 5,291</b>	<b>\$ 3,842</b>	<b>\$ 7,186</b>	<b>\$ 17,130</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 370</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 1,869</b>	<b>\$ 1,993</b>	<b>\$ 3,480</b>	<b>\$- 2,680</b>	<b>\$ 7,877</b>
Construction - Total	SUB2230	\$ 237	\$ 25	\$ 451	\$ 453	\$ 2,817
1-4 Dwelling Units	VA422	\$ 157	\$- 67	\$ 494	\$ 563	\$ 120
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$- 110	\$ 1,315
Nonresidential Property	VA442	\$ 80	\$ 92	\$- 43	\$ 0	\$ 1,382
Permanent - Total	SUB2241	\$- 2,106	\$ 1,968	\$ 3,029	\$- 3,133	\$ 5,060
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 93	\$ 103	\$ 87	\$ 59	\$ 67
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 117	\$- 425	\$ 70	\$- 2,142	\$ 1,292
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 117	\$ 75	\$- 23	\$- 360	\$ 143
Multifamily (5 or more) Dwelling Units	VA472	\$- 6	\$ 435	\$- 62	\$ 97	\$ 61
Nonresidential Property (Except Land)	VA482	\$- 2,209	\$ 1,780	\$ 2,958	\$- 860	\$ 3,724
Land	VA492	\$ 16	\$ 0	\$- 1	\$ 73	\$- 227
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 518</b>	<b>\$ 3,013</b>	<b>\$- 326</b>	<b>\$ 2,331</b>	<b>\$ 7,658</b>
Commercial Loans	VA522	\$ 80	\$ 2,258	\$- 684	\$ 1,832	\$ 5,457
Consumer Loans - Total	SUB2261	\$ 438	\$ 755	\$ 358	\$ 499	\$ 2,201
Loans on Deposits	VA512	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 15	\$ 0	\$ 0	\$- 34	\$- 44
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA542	\$ 235	\$- 668	\$ 308	\$ 157	\$ 1,828
Mobile Home Loans	VA552	\$ 55	\$ 133	\$ 77	\$- 146	\$ 32
Credit Cards	VA558	\$ 23	\$ 65	\$ 74	\$ 63	\$ 30
Other	VA562	\$ 105	\$ 1,225	\$- 101	\$ 459	\$ 354
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$- 228</b>	<b>\$ 262</b>	<b>\$ 680</b>	<b>\$ 3,445</b>	<b>\$ 1,518</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 548	\$ 221	\$ 494	\$ 208	\$ 992
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 19	\$ 0	\$ 6	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 538	\$ 0	\$ 50	\$ 4,000	\$ 458
Real Estate - Land	VA629	\$- 180	\$ 0	\$ 100	\$- 100	\$ 0
Other Repossessed Assets	VA632	\$- 38	\$ 22	\$ 36	\$- 669	\$ 68
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 486</b>	<b>\$ 70</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 181,666</b>	<b>\$ 216,181</b>	<b>\$ 204,412</b>	<b>\$ 248,832</b>	<b>\$ 208,238</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 370</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 7,393</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 9,081</b>	<b>\$ 15,281</b>	<b>\$ 12,167</b>	<b>\$ 10,924</b>	<b>\$ 18,186</b>
Construction - Total	SUB2330	\$ 887	\$ 3,055	\$ 1,455	\$ 3,408	\$ 3,478
1-4 Dwelling Units	VA425	\$ 1,029	\$ 1,747	\$ 1,525	\$ 1,383	\$ 786
Multifamily (5 or more) Dwelling Units	VA435	\$- 84	\$- 21	\$ 0	\$ 315	\$ 1,315
Nonresidential Property	VA445	\$- 58	\$ 1,329	\$- 70	\$ 1,710	\$ 1,377
Permanent - Total	SUB2341	\$ 8,194	\$ 12,226	\$ 10,712	\$ 7,516	\$ 14,708
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,860	\$ 4,069	\$ 3,432	\$ 2,721	\$ 2,279
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3,493	\$ 3,713	\$ 2,529	\$ 3,998	\$ 4,827
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,918	\$ 1,732	\$ 1,899	\$ 1,414	\$ 1,924
Multifamily (5 or more) Dwelling Units	VA475	\$ 104	\$ 432	\$- 190	\$ 94	\$ 106
Nonresidential Property (Except Land)	VA485	\$- 2,189	\$ 1,903	\$ 2,982	\$- 934	\$ 5,798
Land	VA495	\$ 8	\$ 377	\$ 60	\$ 223	\$- 226
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 158,939</b>	<b>\$ 162,895</b>	<b>\$ 186,391</b>	<b>\$ 225,200</b>	<b>\$ 175,209</b>
Commercial Loans	VA525	\$ 37,155	\$ 37,759	\$ 36,040	\$ 81,875	\$ 39,902
Consumer Loans - Total	SUB2361	\$ 121,784	\$ 125,136	\$ 150,351	\$ 143,325	\$ 135,307
Loans on Deposits	VA515	\$ 55	\$ 78	\$ 37	\$ 5	\$ 43
Home Improvement Loans	VA519	\$- 273	\$- 386	\$- 120	\$- 214	\$ 100
Education Loans	VA535	\$ 7	\$ 36	\$- 7	\$ 90	\$- 15
Auto Loans	VA545	\$ 7,496	\$ 1,213	\$ 6,756	\$ 10,944	\$ 10,325
Mobile Home Loans	VA555	\$ 956	\$ 1,143	\$ 1,044	\$ 937	\$ 803
Credit Cards	VA559	\$ 70,781	\$ 81,918	\$ 106,509	\$ 98,840	\$ 92,264
Other	VA565	\$ 42,762	\$ 41,134	\$ 36,132	\$ 32,723	\$ 31,787
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 4,318</b>	<b>\$ 4,771</b>	<b>\$ 4,891</b>	<b>\$ 8,160</b>	<b>\$ 5,474</b>
Real Estate - Construction	VA607	\$ 12	\$ 8	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,314	\$ 4,357	\$ 4,327	\$ 3,517	\$ 4,338

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 20	\$ 40	\$ 0	\$ 6	\$ 214
Real Estate - Nonresidential (Except Land)	VA627	\$ 613	\$ 0	\$ 50	\$ 4,216	\$ 489
Real Estate - Land	VA631	\$- 180	\$ 3	\$ 102	\$ 653	\$ 7
Other Repossessed Assets	VA633	\$ 539	\$ 363	\$ 409	\$- 232	\$ 426
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,557</b>	<b>\$ 2,393</b>	<b>\$ 823</b>	<b>\$ 525</b>	<b>\$ 99</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 79,192</b>	<b>\$ 73,639</b>	<b>\$ 57,439</b>	<b>\$ 73,781</b>	<b>\$ 56,065</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 272,816</b>	<b>\$ 283,567</b>	<b>\$ 279,756</b>	<b>\$ 238,759</b>	<b>\$ 250,078</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 56,066</b>	<b>\$ 54,610</b>	<b>\$ 45,793</b>	<b>\$ 59,473</b>	<b>\$ 47,996</b>
Construction	VA951	\$ 1,764	\$ 1,900	\$ 2,145	\$ 5,979	\$ 777
Permanent - 1-4 Dwelling Units	VA952	\$ 43,539	\$ 47,742	\$ 40,369	\$ 43,380	\$ 41,645
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 654	\$ 124	\$ 0	\$ 4,390	\$ 406
Permanent - Nonresidential (Except Land)	VA954	\$ 9,361	\$ 4,696	\$ 3,119	\$ 4,217	\$ 5,088
Permanent - Land	VA955	\$ 748	\$ 148	\$ 160	\$ 1,507	\$ 80
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 877,818</b>	<b>\$ 873,155</b>	<b>\$ 896,446</b>	<b>\$ 901,477</b>	<b>\$ 948,258</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,500,710</b>	<b>\$ 1,502,954</b>	<b>\$ 1,536,723</b>	<b>\$ 1,580,437</b>	<b>\$ 1,636,487</b>
Substandard	VA965	\$ 1,367,519	\$ 1,350,676	\$ 1,395,073	\$ 1,438,277	\$ 1,440,414
Doubtful	VA970	\$ 132,829	\$ 151,898	\$ 141,256	\$ 142,011	\$ 195,907
Loss	VA975	\$ 362	\$ 380	\$ 394	\$ 149	\$ 166
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 15,627	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 10,350	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 341	N/A	N/A	N/A	N/A
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
<b>Description</b>	<b>Line Item</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,468,553</b>	<b>\$ 2,081,686</b>	<b>\$ 2,167,817</b>	<b>\$ 2,257,386</b>	<b>\$ 2,269,237</b>
Mortgages - Total	SUB2421	\$ 1,903,903	\$ 1,544,707	\$ 1,615,540	\$ 1,643,117	\$ 1,593,812
Construction and Land Loans	SUB2430	\$ 132,120	\$ 129,763	\$ 146,810	\$ 132,231	\$ 110,650



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(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,578,731	\$ 1,209,372	\$ 1,250,467	\$ 1,303,977	\$ 1,268,853
Permanent Loans Secured by All Other Property	SUB2450	\$ 223,744	\$ 240,216	\$ 251,930	\$ 235,319	\$ 240,679
Nonmortgages - Total	SUB2461	\$ 564,650	\$ 536,979	\$ 552,277	\$ 614,269	\$ 675,425
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,743,024</b>	<b>\$ 1,409,996</b>	<b>\$ 1,408,840</b>	<b>\$ 1,491,345</b>	<b>\$ 1,463,510</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,349,008</b>	<b>\$ 1,198,520</b>	<b>\$ 1,200,906</b>	<b>\$ 1,243,646</b>	<b>\$ 1,228,099</b>
Mortgage Loans - Total	SUB2481	\$ 1,007,798	\$ 881,696	\$ 880,193	\$ 883,563	\$ 859,002
Construction	PD115	\$ 53,663	\$ 51,889	\$ 53,841	\$ 55,954	\$ 30,290
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 106,275	\$ 72,127	\$ 67,400	\$ 59,137	\$ 66,689
Secured by First Liens	PD123	\$ 727,768	\$ 630,789	\$ 623,440	\$ 648,678	\$ 623,775
Secured by Junior Liens	PD124	\$ 23,644	\$ 18,242	\$ 23,707	\$ 26,562	\$ 22,155
Multifamily (5 or more) Dwelling Units	PD125	\$ 15,003	\$ 9,743	\$ 17,562	\$ 7,029	\$ 14,120
Nonresidential Property (Except Land)	PD135	\$ 65,746	\$ 80,529	\$ 76,437	\$ 70,271	\$ 87,151
Land	PD138	\$ 15,699	\$ 18,377	\$ 17,806	\$ 15,932	\$ 14,822
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 113,272	\$ 111,737	\$ 120,182	\$ 114,637	\$ 114,543
Consumer Loans - Total	SUB2511	\$ 227,938	\$ 205,087	\$ 200,531	\$ 245,446	\$ 254,554
Loans on Deposits	PD161	\$ 1,776	\$ 1,082	\$ 2,072	\$ 1,903	\$ 2,432
Home Improvement Loans	PD163	\$ 1,945	\$ 2,054	\$ 3,386	\$ 3,460	\$ 3,115
Education Loans	PD165	\$ 108	\$ 138	\$ 68	\$ 90	\$ 62
Auto Loans	PD167	\$ 56,268	\$ 52,717	\$ 48,876	\$ 68,252	\$ 67,749
Mobile Home Loans	PD169	\$ 6,700	\$ 4,477	\$ 3,965	\$ 5,490	\$ 6,166
Credit Cards	PD171	\$ 104,479	\$ 98,056	\$ 95,191	\$ 115,267	\$ 123,839
Other	PD180	\$ 56,662	\$ 46,563	\$ 46,973	\$ 50,984	\$ 51,191
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 11,649	\$ 20,649	\$ 12,122	\$ 3,345	\$ 2,938
Held for Sale Included in PD115:PD180	PD192	\$ 8,371	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 103,732	\$ 28,788	\$ 21,707	\$ 38,909	\$ 19,979
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 12,149	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 81,030	N/A	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 394,016</b>	<b>\$ 211,476</b>	<b>\$ 207,934</b>	<b>\$ 247,699</b>	<b>\$ 235,411</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 269,762	\$ 91,614	\$ 80,016	\$ 103,214	\$ 98,655
Construction	PD215	\$ 2,261	\$ 3,535	\$ 5,992	\$ 5,459	\$ 5,151
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,323	\$ 530	\$ 605	\$ 793	\$ 1,608
Secured by First Liens	PD223	\$ 256,042	\$ 70,127	\$ 60,900	\$ 91,018	\$ 83,687
Secured by Junior Liens	PD224	\$ 898	\$ 672	\$ 977	\$ 1,401	\$ 1,029
Multifamily (5 or more) Dwelling Units	PD225	\$ 1	\$ 0	\$ 118	\$ 0	\$ 1,441
Nonresidential Property (Except Land)	PD235	\$ 6,948	\$ 13,253	\$ 11,112	\$ 4,070	\$ 4,201
Land	PD238	\$ 2,289	\$ 3,497	\$ 312	\$ 473	\$ 1,538
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 35,787	\$ 39,266	\$ 34,796	\$ 36,271	\$ 30,761
Consumer Loans - Total	SUB2521	\$ 88,467	\$ 80,596	\$ 93,122	\$ 108,214	\$ 105,995
Loans on Deposits	PD261	\$ 201	\$ 758	\$ 180	\$ 797	\$ 603
Home Improvement Loans	PD263	\$ 2	\$ 1	\$ 41	\$ 23	\$ 8
Education Loans	PD265	\$ 19	\$ 5	\$ 10	\$ 13	\$ 21
Auto Loans	PD267	\$ 783	\$ 951	\$ 1,148	\$ 1,784	\$ 1,556
Mobile Home Loans	PD269	\$ 30	\$ 106	\$ 120	\$ 25	\$ 45
Credit Cards	PD271	\$ 79,078	\$ 70,834	\$ 83,667	\$ 98,122	\$ 97,322
Other	PD280	\$ 8,354	\$ 7,941	\$ 7,956	\$ 7,450	\$ 6,440
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 5,044	\$ 7,046	\$ 4,643	\$ 1,194	\$ 105
Held for Sale Included in PD215:PD280	PD292	\$ 1,309	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 233,203	\$ 37,667	\$ 32,437	\$ 56,163	\$ 53,778
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 5,943	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 219,969	N/A	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 725,529</b>	<b>\$ 671,690</b>	<b>\$ 758,977</b>	<b>\$ 766,041</b>	<b>\$ 805,727</b>
Mortgage Loans - Total	SUB2501	\$ 626,343	\$ 571,397	\$ 655,331	\$ 656,340	\$ 636,155
Construction	PD315	\$ 45,504	\$ 39,695	\$ 53,310	\$ 42,408	\$ 48,839
Permanent:						
Residential:						
1-4 Dwelling Units:						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Revolving Open-End Loans	PD321	\$ 40,552	\$ 30,221	\$ 30,060	\$ 26,063	\$ 19,837
Secured by First Liens	PD323	\$ 399,240	\$ 361,979	\$ 419,532	\$ 426,092	\$ 428,495
Secured by Junior Liens	PD324	\$ 22,989	\$ 24,685	\$ 23,846	\$ 24,233	\$ 21,578
Multifamily (5 or more) Dwelling Units	PD325	\$ 18,214	\$ 13,341	\$ 15,601	\$ 16,947	\$ 20,307
Nonresidential Property (Except Land)	PD335	\$ 87,140	\$ 88,706	\$ 97,433	\$ 108,592	\$ 87,089
Land	PD338	\$ 12,704	\$ 12,770	\$ 15,549	\$ 12,005	\$ 10,010
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 70,035	\$ 73,062	\$ 74,795	\$ 76,114	\$ 138,195
Consumer Loans - Total	SUB2531	\$ 29,151	\$ 27,231	\$ 28,851	\$ 33,587	\$ 31,377
Loans on Deposits	PD361	\$ 803	\$ 1,076	\$ 187	\$ 341	\$ 477
Home Improvement Loans	PD363	\$ 248	\$ 346	\$ 435	\$ 480	\$ 820
Education Loans	PD365	\$ 121	\$ 105	\$ 118	\$ 42	\$ 36
Auto Loans	PD367	\$ 12,841	\$ 11,144	\$ 12,647	\$ 15,016	\$ 13,838
Mobile Home Loans	PD369	\$ 2,550	\$ 2,576	\$ 3,200	\$ 3,661	\$ 4,370
Credit Cards	PD371	\$ 4,356	\$ 4,456	\$ 4,433	\$ 3,919	\$ 3,747
Other	PD380	\$ 8,232	\$ 7,528	\$ 7,831	\$ 10,128	\$ 8,089
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 11,587	\$ 6,156	\$ 10,190	\$ 7,612	\$ 6,504
Held for Sale Included in PD315:PD380	PD392	\$ 2,341	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 20,182	\$ 8,459	\$ 9,469	\$ 12,980	\$ 15,843
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 9,406	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 7,206	N/A	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 6,441,493</b>	<b>\$ 5,928,750</b>	<b>\$ 6,868,126</b>	<b>\$ 4,696,672</b>	<b>\$ 2,986,235</b>
90% up to 100% LTV	LD110	\$ 5,204,647	\$ 4,872,154	\$ 5,785,684	\$ 3,985,612	\$ 2,335,641
100% and greater LTV	LD120	\$ 1,236,846	\$ 1,056,596	\$ 1,082,442	\$ 711,060	\$ 650,594
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 107,129</b>	<b>\$ 79,641</b>	<b>\$ 84,451</b>	<b>\$ 95,133</b>	<b>\$ 85,156</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 68,420</b>	<b>\$ 44,569</b>	<b>\$ 44,699</b>	<b>\$ 39,913</b>	<b>\$ 34,011</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 66,189	\$ 41,995	\$ 42,230	\$ 36,900	\$ 31,962
90% up to 100% LTV	LD210	\$ 52,219	\$ 32,439	\$ 30,874	\$ 27,342	\$ 21,968
100% and greater LTV	LD220	\$ 13,970	\$ 9,556	\$ 11,356	\$ 9,558	\$ 9,994
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,231	\$ 2,574	\$ 2,469	\$ 3,013	\$ 2,049

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<b>Schedule LD --- Loan Data</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 1,448	\$ 1,491	\$ 1,462	\$ 2,174	\$ 1,336
100% and greater LTV	LD240	\$ 783	\$ 1,083	\$ 1,007	\$ 839	\$ 713
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 38,709</b>	<b>\$ 35,072</b>	<b>\$ 39,752</b>	<b>\$ 55,220</b>	<b>\$ 51,145</b>
90% up to 100% LTV	LD250	\$ 23,078	\$ 19,951	\$ 23,311	\$ 31,187	\$ 38,629
100% and greater LTV	LD260	\$ 15,631	\$ 15,121	\$ 16,441	\$ 24,033	\$ 12,516
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 4,564</b>	<b>\$ 4,423</b>	<b>\$ 4,363</b>	<b>\$ 4,683</b>	<b>\$ 2,371</b>
90% up to 100% LTV	LD310	\$ 3,330	\$ 2,599	\$ 2,812	\$ 3,259	\$ 1,164
100% and greater LTV	LD320	\$ 1,234	\$ 1,824	\$ 1,551	\$ 1,424	\$ 1,207
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 475,722</b>	<b>\$ 456,436</b>	<b>\$ 321,699</b>	<b>\$ 42,542</b>	<b>\$ 29,224</b>
90% up to 100% LTV	LD410	\$ 301,779	\$ 378,255	\$ 282,988	\$ 34,490	\$ 16,818
100% and greater LTV	LD420	\$ 173,943	\$ 78,181	\$ 38,711	\$ 8,052	\$ 12,406
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,307,473</b>	<b>\$ 992,256</b>	<b>\$ 923,443</b>	<b>\$ 631,529</b>	<b>\$ 402,234</b>
90% up to 100% LTV	LD430	\$ 1,154,636	\$ 861,565	\$ 828,321	\$ 583,867	\$ 361,883
100% and greater LTV	LD440	\$ 152,837	\$ 130,691	\$ 95,122	\$ 47,662	\$ 40,351
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 571,060</b>	<b>\$ 1,412,175</b>	<b>\$ 79,531</b>	<b>\$ 69,152</b>	<b>\$ 76,292</b>
90% up to 100% LTV	LD450	\$ 507,422	\$ 1,310,702	\$ 57,507	\$ 57,576	\$ 67,129
100% and greater LTV	LD460	\$ 63,638	\$ 101,473	\$ 22,024	\$ 11,576	\$ 9,163

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 6,328,677</b>	<b>\$ 6,173,459</b>	<b>\$ 5,523,530</b>	<b>\$ 5,438,381</b>	<b>\$ 5,014,325</b>
Mortgage Construction Loans	CC105	\$ 5,461,356	\$ 5,349,902	\$ 4,762,280	\$ 4,821,561	\$ 4,470,870
Other Mortgage Loans	CC115	\$ 867,321	\$ 823,557	\$ 761,250	\$ 616,820	\$ 543,455
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,056,838	\$ 1,026,123	\$ 1,049,196	\$ 947,411	\$ 877,268
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 7,632,697</b>	<b>\$ 8,159,842</b>	<b>\$ 7,294,875</b>	<b>\$ 5,907,206</b>	<b>\$ 7,389,496</b>
1-4 Dwelling Units	CC280	\$ 5,992,916	\$ 6,710,139	\$ 5,745,077	\$ 4,621,773	\$ 5,953,507
Multifamily (5 or more) Dwelling Units	CC290	\$ 127,216	\$ 142,358	\$ 157,782	\$ 99,922	\$ 132,548
All Other Real Estate	CC300	\$ 1,512,565	\$ 1,307,345	\$ 1,392,016	\$ 1,185,511	\$ 1,303,441
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 871,638	\$ 1,184,473	\$ 961,855	\$ 653,314	\$ 707,376
Commitments Outstanding to Purchase Loans	CC320	\$ 3,900,868	\$ 6,541,568	\$ 4,105,369	\$ 3,552,935	\$ 4,707,262
Commitments Outstanding to Sell Loans	CC330	\$ 5,625,712	\$ 9,713,926	\$ 6,560,711	\$ 5,737,937	\$ 7,696,376
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,650,339	\$ 2,784,197	\$ 788,681	\$ 889,061	\$ 1,200,284
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,593,569	\$ 3,503,678	\$ 1,189,215	\$ 1,205,397	\$ 2,139,768

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 569,456	\$ 604,830	\$ 616,772	\$ 168,899	\$ 273,951
Commitments Outstanding to Sell Investment Securities	CC375	\$ 3,000	\$ 0	\$ 0	\$ 0	\$ 1,482
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 44,782,321</b>	<b>\$ 42,086,709</b>	<b>\$ 40,409,294</b>	<b>\$ 38,623,931</b>	<b>\$ 37,538,394</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 17,348,284	\$ 14,996,331	\$ 13,620,770	\$ 12,344,883	\$ 11,551,407
Commercial Lines	CC420	\$ 12,960,635	\$ 12,764,963	\$ 12,688,059	\$ 12,995,067	\$ 13,102,001
Open-End Consumer Lines - Credit Cards	CC423	\$ 13,264,580	\$ 13,149,793	\$ 12,973,104	\$ 12,195,398	\$ 11,822,275
Open-End Consumer Lines - Other	CC425	\$ 1,208,822	\$ 1,175,622	\$ 1,127,361	\$ 1,088,583	\$ 1,062,711
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 944,046</b>	<b>\$ 879,637</b>	<b>\$ 925,293</b>	<b>\$ 829,421</b>	<b>\$ 739,824</b>
Commercial	CC430	\$ 151,029	\$ 138,008	\$ 135,526	\$ 97,681	\$ 75,485
Standby, Not Included on CC465 or CC468	CC435	\$ 793,017	\$ 741,629	\$ 789,767	\$ 731,740	\$ 664,339
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,026,594	\$ 12,724,933	\$ 10,543,766	\$ 12,567,710	\$ 12,516,220
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 139,999	\$ 128,722	\$ 123,427	\$ 122,587	\$ 113,709
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,027,764	\$ 2,462,301	\$ 737,496	\$ 2,858,183	\$ 2,698,676
Other Contingent Liabilities	CC480	\$ 51,053	\$ 51,942	\$ 56,841	\$ 107,712	\$ 52,203
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 12,566,075</b>	<b>\$ 14,131,085</b>	<b>\$ 4,533,501</b>	<b>\$ 9,154,624</b>	<b>\$ 6,251,471</b>
Pass-Through Securities	CF143	\$ 11,796,986	\$ 13,277,503	\$ 3,770,837	\$ 7,854,156	\$ 4,513,922
Other Mortgage-Backed Securities	CF153	\$ 769,089	\$ 853,582	\$ 762,664	\$ 1,300,468	\$ 1,737,549
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 5,146,285</b>	<b>\$ 7,468,808</b>	<b>\$ 4,349,125</b>	<b>\$ 5,433,703</b>	<b>\$ 4,933,632</b>
Pass-Through Securities	CF145	\$ 4,677,968	\$ 6,361,598	\$ 3,229,304	\$ 4,865,550	\$ 4,090,400
Other Mortgage-Backed Securities	CF155	\$ 468,317	\$ 1,107,210	\$ 1,119,821	\$ 568,153	\$ 843,232
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 7,419,790</b>	<b>\$ 6,662,277</b>	<b>\$ 184,376</b>	<b>\$ 3,720,921</b>	<b>\$ 1,317,839</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 5,588,175	\$- 6,963,780	\$- 1,207,632	\$- 975,058	\$- 833,292
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 669,157	\$- 742,861	\$- 597,243	\$- 564,963	\$- 522,587
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 25,115,331</b>	<b>\$ 25,575,889</b>	<b>\$ 19,974,759</b>	<b>\$ 20,963,112</b>	<b>\$ 21,450,392</b>
Construction Loans - Total	SUB3840	\$ 2,369,663	\$ 2,458,072	\$ 2,220,499	\$ 2,286,954	\$ 2,277,199
1-4 Dwelling Units	CF190	\$ 1,843,870	\$ 1,856,242	\$ 1,713,510	\$ 1,755,595	\$ 1,772,595
Multifamily (5 or more) Dwelling Units	CF200	\$ 161,533	\$ 146,085	\$ 144,393	\$ 165,248	\$ 167,755

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Nonresidential	CF210	\$ 364,260	\$ 455,745	\$ 362,596	\$ 366,111	\$ 336,849
<b>Permanent Loans - Total</b>	<b>SUB3851</b>	<b>\$ 22,745,668</b>	<b>\$ 23,117,817</b>	<b>\$ 17,754,260</b>	<b>\$ 18,676,158</b>	<b>\$ 19,173,193</b>
1-4 Dwelling Units	CF225	\$ 20,040,604	\$ 20,384,777	\$ 15,375,775	\$ 16,042,378	\$ 16,985,670
Multifamily (5 or more) Dwelling Units	CF245	\$ 451,892	\$ 353,721	\$ 361,587	\$ 411,107	\$ 327,126
Nonresidential (Except Land)	CF260	\$ 1,313,763	\$ 1,297,229	\$ 1,058,139	\$ 1,311,843	\$ 1,110,409
Land	CF270	\$ 939,409	\$ 1,082,090	\$ 958,759	\$ 910,830	\$ 749,988
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 13,986,168</b>	<b>\$ 13,987,219</b>	<b>\$ 11,658,303</b>	<b>\$ 13,496,067</b>	<b>\$ 11,500,230</b>
Secured by 1-4 Dwelling Units	CF280	\$ 13,442,997	\$ 13,623,463	\$ 11,448,959	\$ 13,048,444	\$ 11,295,247
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 89,516	\$ 187,249	\$ 22,001	\$ 200,454	\$ 75,077
Secured by Nonresidential	CF300	\$ 453,655	\$ 176,507	\$ 187,343	\$ 247,169	\$ 129,906
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 21,149,113</b>	<b>\$ 19,102,369</b>	<b>\$ 15,624,568</b>	<b>\$ 19,536,103</b>	<b>\$ 17,636,744</b>
Secured by 1-4 Dwelling Units	CF310	\$ 20,572,580	\$ 18,731,908	\$ 15,322,589	\$ 19,016,050	\$ 17,476,899
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 70,091	\$ 69,315	\$ 55,290	\$ 44,527	\$ 48,336
Secured by Nonresidential	CF330	\$ 506,442	\$ 301,146	\$ 246,689	\$ 475,526	\$ 111,509
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 7,162,945</b>	<b>\$- 5,115,150</b>	<b>\$- 3,966,265</b>	<b>\$- 6,040,036</b>	<b>\$- 6,136,514</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 12,786,545</b>	<b>\$ 11,807,620</b>	<b>\$ 9,207,668</b>	<b>\$ 9,265,584</b>	<b>\$ 9,558,281</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 194,898</b>	<b>\$- 153,654</b>	<b>\$- 123,539</b>	<b>\$- 29,765</b>	<b>\$ 56,940</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 5,388,193</b>	<b>\$ 5,149,395</b>	<b>\$ 4,357,255</b>	<b>\$ 2,695,420</b>	<b>\$ 2,138,649</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 4,970,943</b>	<b>\$ 8,499,465</b>	<b>\$ 6,677,287</b>	<b>\$ 5,627,727</b>	<b>\$ 5,812,537</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 11,813,333</b>	<b>\$ 11,242,850</b>	<b>\$ 10,045,731</b>	<b>\$ 10,390,333</b>	<b>\$ 10,194,807</b>
Commercial	CF390	\$ 6,948,021	\$ 6,873,964	\$ 6,274,599	\$ 6,461,498	\$ 6,033,467
Consumer	CF400	\$ 4,865,312	\$ 4,368,886	\$ 3,771,132	\$ 3,928,835	\$ 4,161,340
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 1,196,146</b>	<b>\$ 876,810</b>	<b>\$ 590,186</b>	<b>\$ 728,899</b>	<b>\$ 705,086</b>
Commercial	CF395	\$ 246,668	\$ 188,621	\$ 234,553	\$ 30,460	\$ 224,313
Consumer	CF405	\$ 949,478	\$ 688,189	\$ 355,633	\$ 698,439	\$ 480,773
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 10,617,187</b>	<b>\$ 10,366,040</b>	<b>\$ 9,455,545</b>	<b>\$ 9,661,434</b>	<b>\$ 9,489,721</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 4,631,379</b>	<b>\$ 3,961,262</b>	<b>\$ 3,619,515</b>	<b>\$ 2,042,358</b>	<b>\$ 3,359,748</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,809,568	\$ 3,206,960	\$ 2,958,111	\$ 1,415,815	\$ 2,769,560
Interest Credited to Deposits	CF430	\$ 821,811	\$ 754,302	\$ 661,404	\$ 626,543	\$ 590,188
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 75,890</b>	<b>\$ 132,586</b>	<b>\$ 695,922</b>	<b>\$ 4,163</b>	<b>\$ 56,153</b>
<b>Schedule DI --- Consolidated Deposit Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total Broker - Originated Deposits - Total	SUB4061	\$ 14,270,252	\$ 13,459,108	\$ 12,860,535	\$ 13,123,465	\$ 13,320,838
Fully Insured	DI100	\$ 13,233,579	\$ 12,606,607	\$ 12,106,372	\$ 12,502,193	\$ 12,628,175
Other	DI110	\$ 1,036,673	\$ 852,501	\$ 754,163	\$ 621,272	\$ 692,663
Deposits with Balances - \$100,000 or Less	DI120	\$ 103,172,172	\$ 100,268,103	\$ 99,579,162	\$ 96,953,635	\$ 96,350,414
Deposits with Balances - Greater than \$100,000	DI130	\$ 57,089,708	\$ 55,141,301	\$ 52,375,348	\$ 49,787,933	\$ 48,586,431
Number of Deposit Accounts - Total	SUB4062	16,057,502	15,602,136	15,487,794	15,064,426	14,872,055
Balances of \$100,000 or Less	DI150	15,815,024	15,368,755	15,262,991	14,848,337	14,661,320
Balances Greater than \$100,000	DI160	242,478	233,381	224,803	216,089	210,735
IRA/Keogh Accounts	DI200	\$ 7,705,641	\$ 7,262,827	\$ 7,193,673	\$ 7,121,607	\$ 7,083,586
Uninsured Deposits	DI210	\$ 33,661,032	\$ 32,936,567	\$ 32,816,386	\$ 29,435,965	\$ 28,253,851
Preferred Deposits	DI220	\$ 2,670,005	\$ 2,477,081	\$ 978,741	\$ 982,862	\$ 935,705
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 22,813,133	\$ 27,416,549	\$ 28,935,171	\$ 27,279,100	\$ 26,534,712
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 49,303,635	\$ 43,982,419	\$ 40,667,809	\$ 39,719,482	\$ 39,024,612
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 17,550,781	\$ 16,216,510	\$ 16,498,896	\$ 16,821,781	\$ 17,231,180
Deposits & Escrows - Time Deposits	DI340	\$ 70,594,378	\$ 67,793,950	\$ 65,852,654	\$ 62,921,216	\$ 62,146,383
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 11,431,996	\$ 14,591,652	\$ 14,824,638	\$ 13,618,593	\$ 13,463,206
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 35,581	\$ 32,984	\$ 36,514	\$ 27,380	\$ 29,994
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 783,470	\$ 293,287	\$ 444,147	\$ 409,708	\$ 250,275
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,230,561	\$ 895,223	\$ 854,473	\$ 780,913	\$ 989,303
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ - 6,132	\$ 3,740	\$ 9,534	\$ 0	\$ 22,674
Adjustments to Demand Deposits (including escrows)	DI720	\$ 39,230	\$ 66,957	\$ 59,628	\$ 60,375	\$ 53,628
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 27,104	\$ 21,598	\$ 14,120	\$ 5,543	\$ 27,477
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 75,890	\$ 142,631	\$ 627,910	\$ 459,130	\$ 183,770
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 142,631	\$ 627,910	\$ 113,315	\$ 183,770

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 9,837	\$ 17,716	\$ 13,127	\$ 8,228

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	45,743	45,307	44,778	43,914	43,422
Assets Held in Trading Accounts	SI375	\$ 513,016	\$ 527,872	\$ 554,273	\$ 999,131	\$ 944,282
Available-for-Sale Securities	SI385	\$ 35,031,556	\$ 34,930,963	\$ 35,715,606	\$ 36,380,206	\$ 35,568,583
Assets Held for Sale	SI387	\$ 7,802,338	\$ 8,138,412	\$ 6,871,098	\$ 6,475,324	\$ 7,973,916
Loans Serviced for Others	SI390	\$ 132,096,659	\$ 127,707,477	\$ 121,324,210	\$ 117,556,730	\$ 119,248,962
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 154,976	\$ 152,439	\$ 124,776	\$ 108,843	\$ 109,845
Other Residual Interests	SI404	\$ 365,220	\$ 321,709	\$ 291,127	\$ 291,756	\$ 281,716
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.98%	85.85%	84.48%	85.64%	84.10%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.16%	85.93%	85.03%	85.73%	84.50%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.95%	85.67%	85.04%	85.31%	84.64%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	79.73%	79.71%	80.25%	79.66%	80.61%
Do you meet the DBLA business operations test?	SI586	20 [Yes]	22 [Yes]	21 [Yes]	21 [Yes]	22 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,774,020</b>	<b>\$ 2,754,069</b>	<b>\$ 2,748,116</b>	<b>\$ 2,078,515</b>	<b>\$ 2,126,074</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 387,440	\$ 384,095	\$ 397,113	\$ 374,608	\$ 392,442
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	333	1,171	18,152	418	1,127
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 21,138,698</b>	<b>\$ 20,434,053</b>	<b>\$ 19,664,323</b>	<b>\$ 18,873,737</b>	<b>\$ 18,177,059</b>
Net Income (Loss) (SO91)	SI610	\$ 566,268	\$ 491,767	\$ 574,782	\$ 429,923	\$ 542,485
Dividends Declared - Preferred Stock	SI620	\$ 2,721	\$ 2,773	\$ 2,559	\$ 2,818	\$ 2,558
Dividends Declared - Common Stock	SI630	\$ 101,337	\$ 170,134	\$ 104,945	\$ 237,157	\$ 103,277
Stock Issued	SI640	\$ 18,290	\$ 5,326	\$ 2,307	\$ 12,189	\$ 11,648
Stock Retired	SI650	\$ 36	\$ 0	\$ 0	\$ 2	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 297,059	\$ 312,711	\$ 568,773	\$ 359,315	\$ 130,674
New Basis Accounting Adjustments	SI660	\$ 451	\$ 0	\$ 14,211	\$ 58,597	\$ 0
Other Comprehensive Income	SI662	\$- 91,759	\$ 100,442	\$- 206,293	\$ 23,160	\$ 163,619



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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$- 576	\$ 500	\$- 125	\$- 12,627	\$- 730
Other Adjustments	SI671	\$ 2,702	\$- 18,005	\$ 10,369	\$ 117,785	\$ 43,111
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 21,827,039</b>	<b>\$ 21,153,887</b>	<b>\$ 20,520,843</b>	<b>\$ 19,622,102</b>	<b>\$ 18,962,031</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 17,113	\$ 143,431	\$ 136,763	\$ 7,413	\$ 13,157
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,958,247	\$ 7,859,121	\$ 6,447,652	\$ 5,209,493	\$ 4,997,227
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	66 [Yes]	65 [Yes]	65 [Yes]	63 [Yes]	59 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 290,550	\$ 259,046	\$ 386,453	\$ 239,552	\$ 257,801
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 10,213	\$ 10,005	\$ 10,300	\$ 9,369	\$ 10,679
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 237,019,490	\$ 231,148,847	\$ 222,029,076	\$ 215,501,949	\$ 209,363,100
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,960,122	\$ 15,135,431	\$ 14,437,725	\$ 15,187,770	\$ 16,634,433
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 176,798,876	\$ 170,992,742	\$ 162,764,430	\$ 156,478,532	\$ 152,398,968
Nonmortgage Loans	SI885	\$ 30,965,375	\$ 30,151,014	\$ 29,392,255	\$ 29,024,823	\$ 28,567,218
Deposits and Excrows	SI890	\$ 156,671,317	\$ 151,125,867	\$ 146,056,971	\$ 144,137,981	\$ 140,672,651
Total Borrowings	SI895	\$ 54,326,194	\$ 53,141,425	\$ 49,888,435	\$ 46,215,245	\$ 44,484,383
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	172	179	170	120	158
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 18,279	\$ 69,712	\$ 19,585	\$ 9,870	\$ 22,017
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.78	5.75	5.54	5.43	4.92
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.99	7.03	6.96	6.65	6.30

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	2	3	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	2	2	2	3
Change in Control of Association?	SQ130	0	6	3	4	4
Merger Accounted for under the Purchase Method?	SQ160	1	1	1	2	3
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	4	4	4	9
Any Outstanding Futures or Options Positions?	SQ310	5	6	4	5	6
Does Association Have Subchapter S in effect this year?	SQ320	29	28	28	28	27
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	148	151	144	140	133

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	46 [Yes]	48 [Yes]	48 [Yes]	48 [Yes]	47 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	34 [Yes]	34 [Yes]	33 [Yes]	32 [Yes]
Do you have any activity to report on this schedule?	FS130	31 [Yes]	32 [Yes]	32 [Yes]	31 [Yes]	30 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 71,820,781</b>	<b>\$ 69,875,431</b>	<b>\$ 66,813,605</b>	<b>\$ 66,772,595</b>	<b>\$ 59,069,993</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 31,957,185</b>	<b>\$ 30,256,525</b>	<b>\$ 29,112,733</b>	<b>\$ 28,520,395</b>	<b>\$ 26,327,404</b>
Personal Trust and Agency Accounts	FS210	\$ 4,615,920	\$ 4,706,743	\$ 4,580,454	\$ 4,312,832	\$ 4,124,579
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,901,030	\$ 1,868,221	\$ 1,799,353	\$ 1,821,864	\$ 1,672,010
Employee Benefit - Defined Contribution	FS220	\$ 677,885	\$ 665,971	\$ 645,301	\$ 664,027	\$ 613,345
Employee Benefit - Defined Benefit	FS230	\$ 126,425	\$ 118,347	\$ 117,585	\$ 103,830	\$ 95,703
Other Retirement Accounts	FS240	\$ 1,096,720	\$ 1,083,903	\$ 1,036,467	\$ 1,054,007	\$ 962,962
Corporate Trust and Agency Accounts	FS250	\$ 62,413	\$ 62,818	\$ 9,444	\$ 12,098	\$ 11,597
Investment Management Agency Accounts	FS260	\$ 25,224,852	\$ 23,506,685	\$ 22,605,291	\$ 22,271,095	\$ 20,421,245
Other Fiduciary Accounts	FS270	\$ 152,970	\$ 112,058	\$ 118,191	\$ 102,506	\$ 97,973
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 690,735</b>	<b>\$ 789,109</b>	<b>\$ 719,695</b>	<b>\$ 745,690</b>	<b>\$ 738,373</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 11,393,091</b>	<b>\$ 10,905,675</b>	<b>\$ 10,623,371</b>	<b>\$ 10,622,828</b>	<b>\$ 8,515,275</b>
Personal Trust and Agency Accounts	FS211	\$ 2,073,881	\$ 2,012,138	\$ 1,929,439	\$ 2,073,301	\$ 855,430
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,123,043	\$ 8,622,170	\$ 8,396,681	\$ 8,400,053	\$ 7,572,687
Employee Benefit - Defined Contribution	FS221	\$ 2,475,895	\$ 2,412,093	\$ 2,411,155	\$ 2,321,104	\$ 2,025,388

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 5,407,522	\$ 4,940,124	\$ 4,859,784	\$ 4,974,200	\$ 4,609,305
Other Retirement Accounts	FS241	\$ 1,239,626	\$ 1,269,953	\$ 1,125,742	\$ 1,104,749	\$ 937,994
Corporate Trust and Agency Accounts	FS251	\$ 40,219	\$ 41,836	\$ 40,402	\$ 6,874	\$ 8,768
Other Fiduciary Accounts	FS271	\$ 155,948	\$ 229,531	\$ 256,849	\$ 142,600	\$ 78,390
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 28,470,505</b>	<b>\$ 28,713,231</b>	<b>\$ 27,077,501</b>	<b>\$ 27,629,372</b>	<b>\$ 24,227,314</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>16,274</b>	<b>15,608</b>	<b>14,175</b>	<b>13,370</b>	<b>13,132</b>
Personal Trust and Agency Accounts	FS212	3,752	4,330	4,223	4,017	4,384
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,653	3,331	3,165	2,958	2,869
Employee Benefit - Defined Contribution	FS222	388	393	385	365	347
Employee Benefit - Defined Benefit	FS232	58	75	77	72	75
Other Retirement Accounts	FS242	3,207	2,863	2,703	2,521	2,447
Corporate Trust and Agency Accounts	FS252	13	14	14	15	13
Investment Management Agency Accounts	FS262	8,685	7,763	6,589	6,170	5,675
Other Fiduciary Accounts	FS272	171	170	184	210	191
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>144,573</b>	<b>141,033</b>	<b>131,593</b>	<b>132,500</b>	<b>127,503</b>
Personal Trust and Agency Accounts	FS213	139,029	134,784	125,378	126,321	121,362
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,378	6,051	6,001	5,944	5,911
Employee Benefit - Defined Contribution	FS223	311	395	394	376	350
Employee Benefit - Defined Benefit	FS233	160	174	180	177	182
Other Retirement Accounts	FS243	4,907	5,482	5,427	5,391	5,379
Corporate Trust and Agency Accounts	FS253	96	100	102	91	105
Other Fiduciary Accounts	FS273	70	98	112	144	125
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,646</b>	<b>3,592</b>	<b>3,497</b>	<b>3,365</b>	<b>3,263</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 98,558</b>	<b>\$ 71,200</b>	<b>\$ 32,101</b>	<b>\$ 104,449</b>	<b>\$ 73,920</b>
Personal Trust and Agency Accounts	FS310	\$ 23,459	\$ 19,012	\$ 8,983	\$ 32,177	\$ 21,416
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 11,234	\$ 8,512	\$ 3,858	\$ 13,733	\$ 10,515
Employee Benefit - Defined Contribution	FS320	\$ 4,036	\$ 3,474	\$ 1,384	\$ 5,297	\$ 4,456
Employee Benefit - Defined Benefit	FS330	\$ 984	\$ 674	\$ 287	\$ 1,000	\$ 810
Other Retirement Accounts	FS340	\$ 6,214	\$ 4,364	\$ 2,187	\$ 7,436	\$ 5,249
Corporate Trust and Agency Accounts	FS350	\$ 619	\$ 457	\$ 232	\$ 766	\$ 550
Investment Management Agency Accounts	FS360	\$ 46,778	\$ 31,848	\$ 13,613	\$ 47,682	\$ 33,949

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Fiduciary Accounts	FS370	\$ 506	\$ 503	\$ 170	\$ 650	\$ 246
Custody and Safekeeping Accounts	FS380	\$ 4,895	\$ 3,118	\$ 1,488	\$ 4,848	\$ 3,551
Other Fiduciary and Related Services	FS390	\$ 11,067	\$ 7,750	\$ 3,757	\$ 4,593	\$ 3,693
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 323,964</b>	<b>\$ 202,139</b>	<b>\$ 15,863</b>	<b>\$ 94,492</b>	<b>\$ 38,201</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 37</b>	<b>\$ 44</b>	<b>\$ 6</b>	<b>\$ 299</b>	<b>\$ 184</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 3,332</b>	<b>\$ 2,345</b>	<b>\$ 1,232</b>	<b>\$ 5,239</b>	<b>\$ 4,043</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$- 222,111</b>	<b>\$- 128,638</b>	<b>\$ 17,464</b>	<b>\$ 14,897</b>	<b>\$ 39,578</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 3,880,098</b>	<b>\$ 4,060,731</b>	<b>\$ 3,998,926</b>	<b>\$ 4,312,831</b>	<b>\$ 3,338,473</b>
Non-Interest-Bearing Deposits	FS410	\$ 52	\$- 72	\$ 922	\$ 2,057	\$- 45
Interest-Bearing Deposits	FS415	\$ 7,858	\$ 8,192	\$ 9,792	\$ 25,097	\$ 11,754
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 96,014	\$ 92,486	\$ 98,816	\$ 136,705	\$ 83,612
State, County and Municipal Obligations	FS425	\$ 520,297	\$ 578,195	\$ 594,228	\$ 602,777	\$ 514,116
Money Market Mutual Funds	FS430	\$ 284,341	\$ 298,194	\$ 330,913	\$ 323,998	\$ 226,450
Other Short-term Obligations	FS435	\$ 33,729	\$ 34,136	\$ 55,767	\$ 54,611	\$ 16,651
Other Notes and Bonds	FS440	\$ 87,326	\$ 98,479	\$ 99,306	\$ 113,947	\$ 101,906
Common and Preferred Stock	FS445	\$ 2,418,257	\$ 2,586,514	\$ 2,552,204	\$ 2,626,232	\$ 2,192,433
Real Estate Mortgages	FS450	\$ 5,620	\$ 6,297	\$ 6,015	\$ 7,313	\$ 6,935
Real Estate	FS455	\$ 72,477	\$ 95,244	\$ 72,262	\$ 317,139	\$ 72,044
Miscellaneous Assets	FS460	\$ 354,127	\$ 263,066	\$ 178,701	\$ 102,955	\$ 112,617
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	69	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	42	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,177,705</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	1	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	1	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,622,295</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 4,273,489	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 348,806	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 37</b>	<b>\$ 43</b>	<b>\$ 0</b>	<b>\$ 234</b>	<b>\$ 180</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 22	\$ 0	\$ 180	\$ 129
Retirement-Related Trust and Agency Accounts	FS720	\$ 6	\$ 6	\$ 0	\$ 51	\$ 51
Investment Management Agency Accounts	FS730	\$ 9	\$ 8	\$ 0	\$ 3	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 22	\$ 7	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 65</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 1	\$ 0	\$ 18	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 35	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 1	\$ 12	\$ 0
<b>Total Fid Settlements/Surcharges/Othr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule CCR --- Consolidated Capital Requirement</b>						
<b>Description</b>	<b>Line Item</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 21,827,051	\$ 21,153,889	\$ 20,520,861	\$ 19,622,117	\$ 18,962,037
Equity Capital Deductions - Total	SUB1631	\$ 1,828,857	\$ 1,812,276	\$ 1,768,861	\$ 1,238,501	\$ 1,187,786
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 50,157	\$ 57,838	\$ 58,448	\$ 55,610	\$ 44,144

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,537,240	\$ 1,522,048	\$ 1,454,466	\$ 1,030,348	\$ 964,647
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 237,600	\$ 228,057	\$ 252,607	\$ 149,124	\$ 176,014
Other	CCR134	\$ 3,860	\$ 4,333	\$ 3,340	\$ 3,419	\$ 2,981
Equity Capital Additions - Total	SUB1641	\$ 503,195	\$ 406,644	\$ 469,439	\$ 270,534	\$ 313,112
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 300,058	\$ 212,760	\$ 274,801	\$ 74,543	\$ 111,212
Qualifying Intangible Assets	CCR185	\$ 23,786	\$ 25,008	\$ 26,302	\$ 27,701	\$ 29,102
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 179,351	\$ 168,876	\$ 168,336	\$ 168,290	\$ 172,798
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 20,501,389</b>	<b>\$ 19,748,257</b>	<b>\$ 19,221,439</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 240,096,394</b>	<b>\$ 233,831,665</b>	<b>\$ 225,680,919</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>
Asset Deductions - Total	SUB1651	\$ 1,837,226	\$ 1,818,727	\$ 1,770,362	\$ 1,243,859	\$ 1,192,205
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 49,780	\$ 60,033	\$ 60,035	\$ 59,047	\$ 46,279
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,546,787	\$ 1,526,936	\$ 1,454,443	\$ 1,031,735	\$ 966,923
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 237,600	\$ 228,057	\$ 252,607	\$ 149,124	\$ 176,014
Other	CCR275	\$ 3,059	\$ 3,701	\$ 3,277	\$ 3,953	\$ 2,989
Asset Additions - Total	SUB1661	\$ 212,461	\$- 20,393	\$ 210,212	\$- 118,378	\$- 93,698
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 188,357	\$- 45,689	\$ 183,910	\$- 146,079	\$- 122,800
Qualifying Intangible Assets	CCR285	\$ 23,786	\$ 25,008	\$ 26,302	\$ 27,701	\$ 29,102
Other	CCR290	\$ 318	\$ 288	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 238,471,629</b>	<b>\$ 231,992,545</b>	<b>\$ 224,120,769</b>	<b>\$ 216,445,861</b>	<b>\$ 209,512,738</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 9,467,060</b>	<b>\$ 9,241,030</b>	<b>\$ 8,898,172</b>	<b>\$ 8,569,667</b>	<b>\$ 8,468,934</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 20,501,389</b>	<b>\$ 19,748,257</b>	<b>\$ 19,221,439</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 85,913	\$ 100,403	\$ 93,492	\$ 96,988	\$ 96,661
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 211,000	\$ 210,500	\$ 210,500	\$ 210,500	\$ 210,731
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,022,449	\$ 988,626	\$ 974,609	\$ 953,662	\$ 946,377
Tier 2 Capital - Other	CCR355	\$ 44	\$ 0	\$ 61	\$ 105	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,319,406</b>	<b>\$ 1,299,529</b>	<b>\$ 1,278,662</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,319,273</b>	<b>\$ 1,299,529</b>	<b>\$ 1,278,662</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 10,019	\$ 10,556	\$ 11,861	\$ 11,289	\$ 11,827
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 452,290	\$ 417,042	\$ 389,372	\$ 341,979	\$ 333,099
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 21,358,353</b>	<b>\$ 20,620,188</b>	<b>\$ 20,098,868</b>	<b>\$ 19,562,137</b>	<b>\$ 18,996,206</b>
0% R/W Category - Cash	CCR400	\$ 1,171,580	\$ 1,275,802	\$ 1,182,350	\$ 1,078,253	\$ 1,119,402
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,317,784	\$ 6,629,203	\$ 6,291,158	\$ 6,033,973	\$ 6,038,307
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,933	\$ 4,963	\$ 4,881	\$ 2,032	\$ 3,252
0% R/W Category - Other	CCR415	\$ 1,261,005	\$ 1,157,087	\$ 958,414	\$ 936,160	\$ 977,750
0% R/W Category - Assets Total	CCR420	\$ 8,755,302	\$ 9,067,055	\$ 8,436,803	\$ 8,050,418	\$ 8,138,711
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 26,978,881	\$ 24,822,269	\$ 25,780,651	\$ 26,249,668	\$ 22,960,134
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,019,666	\$ 6,994,616	\$ 7,156,048	\$ 6,930,343	\$ 7,273,467
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 752,063	\$ 738,641	\$ 709,290	\$ 665,369	\$ 584,659
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,554,966	\$ 5,695,247	\$ 5,907,075	\$ 5,408,878	\$ 6,495,209
20% R/W Category - Other	CCR450	\$ 5,423,020	\$ 5,570,581	\$ 4,923,511	\$ 5,031,994	\$ 5,717,426
20% R/W Category - Assets Total	CCR455	\$ 45,728,596	\$ 43,821,354	\$ 44,476,575	\$ 44,286,252	\$ 43,030,895
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 9,145,721</b>	<b>\$ 8,764,268</b>	<b>\$ 8,895,324</b>	<b>\$ 8,857,245</b>	<b>\$ 8,606,175</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 90,941,299	\$ 89,457,934	\$ 84,955,272	\$ 80,612,503	\$ 78,643,361
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,169,480	\$ 1,917,629	\$ 1,847,849	\$ 1,743,735	\$ 1,654,753
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 449,765	\$ 560,923	\$ 1,197,687	\$ 1,324,613	\$ 234,162
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 221,049	\$ 216,075	\$ 225,398	\$ 244,351	\$ 226,592
50% R/W Category - Other	CCR480	\$ 794,704	\$ 676,968	\$ 615,170	\$ 549,622	\$ 1,716,130
50% R/W Category - Assets Total	CCR485	\$ 94,576,297	\$ 92,829,529	\$ 88,841,376	\$ 84,474,824	\$ 82,474,998
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 47,288,221</b>	<b>\$ 46,414,844</b>	<b>\$ 44,420,761</b>	<b>\$ 42,237,485</b>	<b>\$ 41,237,573</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,322,420	\$ 4,875,602	\$ 4,467,709	\$ 4,981,147	\$ 5,741,390
100% R/W Category - All Other Assets	CCR506	\$ 96,547,693	\$ 91,577,687	\$ 87,605,852	\$ 83,659,599	\$ 78,748,216
100% R/W Category - Assets Total	CCR510	\$ 100,870,113	\$ 96,453,289	\$ 92,073,561	\$ 88,640,746	\$ 84,489,606
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 100,870,113</b>	<b>\$ 96,453,289</b>	<b>\$ 92,073,561</b>	<b>\$ 88,640,746</b>	<b>\$ 84,489,606</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 2,231	\$ 1,100	\$ 939	\$ 792	\$ 675

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: November 22, 2005, 11:28 AM</b>	<b>September 2005</b>	

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 27,888	\$ 13,751	\$ 11,738	\$ 9,901	\$ 8,438
Assets to Risk-Weight	CCR64	\$ 249,932,539	\$ 242,172,327	\$ 233,829,254	\$ 225,453,032	\$ 218,134,885
Subtotal Risk-Weighted Assets	CCR75	\$ 157,331,886	\$ 151,646,094	\$ 145,401,324	\$ 139,745,317	\$ 134,341,740
Excess Allowances for Loan and Lease Losses	CCR530	\$ 287,735	\$ 303,901	\$ 296,096	\$ 330,720	\$ 359,953
Total Risk-Weighted Assets	CCR78	\$ 157,044,151	\$ 151,342,193	\$ 145,105,228	\$ 139,414,597	\$ 133,981,787
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 12,562,695	\$ 12,107,368	\$ 11,644,813	\$ 11,189,260	\$ 10,718,589
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
Tier 1 (Core) Capital Ratio	CCR810	8.60%	8.51%	8.58%	8.62%	8.63%
Total Risk-Based Capital Ratio	CCR820	13.60%	13.62%	13.85%	14.03%	14.18%
Tier 1 Risk-Based Capital Ratio	CCR830	12.77%	12.77%	12.98%	13.14%	13.25%
Tangible Equity Ratio	CCR840	8.59%	8.50%	8.56%	8.60%	8.62%

## \*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.